

In re:
Rose Merle Smith
Debtor

Case No. 24-13781-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 31, 2024

User: admin
Form ID: 3091

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2024:

Recip ID	Recipient Name and Address
db	Rose Merle Smith, 8945 Leonard St, Philadelphia, PA 19152-1316
14938707	+ Chamberlain University, PO Box 4262, Scranton, PA 18505-6262
14938719	+ NYS Thruway, PO Box 500, Horseheads, NY 14845-0500
14938724	+ People's Alliance FCU, Attn: Bankruptcy 125 Wireless Blvd, Hauppauge, NY 11788-3961
14938726	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14938728	+ Port Authority / Alliance One, 451 SW Sedgwick Rd Ste 220, Port Orchard, WA 98367-6447
14938737	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
14938741	+ Yonkers Parking Violation Bureau, 87 Nepperhan Avenue, Yonkers, NY 10701-3892

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Nov 01 2024 00:08:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Nov 01 2024 00:09:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Nov 01 2024 00:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Nov 01 2024 00:09:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14938703	+ Email/PDF: AffirmBKNotifications@resurgent.com	Nov 01 2024 00:23:22	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14938704	+ EDI: AMSHER.COM	Nov 01 2024 04:09:00	AmSher Collection Services, 4524 Southlake Parkway Suite 15, Birmingham, AL 35244-3271
14938709	Email/Text: megan.harper@phila.gov	Nov 01 2024 00:09:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14938711	Email/Text: megan.harper@phila.gov	Nov 01 2024 00:09:00	City of Philadelphia Law Department, Tax & Revenue MSB Unit Bankruptcy Group, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14938713	Email/Text: cfcbackoffice@contfinco.com	Nov 01 2024 00:09:00	Continental Finance Co, Attn: Bankruptcy Attn: Bankruptcy, 4550 Linden Hill Rd , Ste 4, Wilmington, DE 19808-2952
14938705	EDI: CAPITALONE.COM	Nov 01 2024 04:09:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14938706	EDI: CAPONEAUTO.COM		

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		Nov 01 2024 04:09:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
14938710	Email/Text: bankruptcy@philapark.org	Nov 01 2024 00:09:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14938712	+ EDI: WFNNB.COM	Nov 01 2024 04:09:00	Comenity Capital Bank/HSN, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14938714	^ MEBN	Nov 01 2024 00:07:36	Cornerstone, 633 Spirit Drive, Chesterfield, MO 63005-1243
14938715	EDI: IRS.COM	Nov 01 2024 04:09:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14938708	EDI: JPMORGANCHASE	Nov 01 2024 04:09:00	Chase Auto Finance, Attn: Bankruptcy 700 Kansas Lane LA, Monroe, LA 71203
14938716	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 01 2024 00:23:14	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14938717	^ MEBN	Nov 01 2024 00:06:48	MTA Bridges and Tunnel, EZ Pass Violations and Inquiries, PO Box 15186, Albany, NY 12212-5186
14938718	Email/Text: USCOURTSEBN@finance.nyc.gov	Nov 01 2024 00:09:00	NYC Department of Finance, 1 Centre St Fl 22, New York, NY 10007-1632
14938720	+ EDI: AGFINANCE.COM	Nov 01 2024 04:09:00	One Main Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
14938721	Email/Text: fesbank@attorneygeneral.gov	Nov 01 2024 00:09:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14938725	+ EDI: LCIPHMMRGTT	Nov 01 2024 04:09:00	PHH Mortgage Corp., Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
14938729	Email/Text: Correspondence@DuncanSolutions.com	Nov 01 2024 00:09:00	Professional Account Management, PO Box 500, Horseheads, NY 14845
14938722	EDI: PENNDEPTREV	Nov 01 2024 04:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14938722	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 01 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14940377	EDI: PENNDEPTREV	Nov 01 2024 04:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14940377	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 01 2024 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14938723	^ MEBN	Nov 01 2024 00:07:30	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14938727	Email/Text: bankruptcy@philapark.org	Nov 01 2024 00:09:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14938730	^ MEBN	Nov 01 2024 00:07:40	Sunbit Financial, Attn: Bankruptcy 10880 Wilshire Blv Suit, Los Angeles, CA 90024-4101
14938731	EDI: SYNC	Nov 01 2024 04:09:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14938732	EDI: SYNC	Nov 01 2024 04:09:00	Synchrony Bank/QVC, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14938733	+ EDI: SYNC	Nov 01 2024 04:09:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

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14938734	+ EDI: WTRRN BANK.COM	Nov 01 2024 04:09:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14938735	+ Email/Text: Bankruptcy@teachersfcu.org	Nov 01 2024 00:09:00	Teachers Federal Credit Union, Attn: Bankruptcy, P.O. Box 9005, Smithtown, NY 11787-9005
14938736	Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 01 2024 00:09:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14938738	Email/Text: bankruptcies@uplift.com	Nov 01 2024 00:08:00	Uplift Inc, Attn: Bankruptcy 440 N. Wolfe Road, Sunnyvale, CA 94085
14938739	+ EDI: VERIZONCOMB.COM	Nov 01 2024 04:09:00	Verizon, Verizon Wireless Bk Admin 500 Technology, Weldon Springs, MO 63304-2225
14938740	EDI: CAPITALONE.COM	Nov 01 2024 04:09:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MATTHEW K. FISSEL	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Soundview Home Loan Trust 2006-OPT5, Asset-Back wbecf@brockandscott.com, matthew.fissel@brockandscott.com
MICHAEL A. CIBIK	on behalf of Debtor Rose Merle Smith help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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Information to identify the case:			
Debtor 1:	Rose Merle Smith		Social Security number or ITIN: xxx-xx-9162
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 10/23/24
Case number:	24-13781-amc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rose Merle Smith	
2. All other names used in the last 8 years		
3. Address	8945 Leonard St Philadelphia, PA 19152-1316	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 10/31/24

For more information, see page 2

Debtor **Rose Merle Smith**

Case number **24-13781-amc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 13, 2024 at 10:45 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info. go to https://www.justice.gov/ust/moc								
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> <td> Filing deadline: 2/11/25 </td> </tr> <tr> <td> Deadline for all creditors to file a proof of claim (except governmental units): </td> <td> Filing deadline: 1/1/25 </td> </tr> <tr> <td> Deadline for governmental units to file a proof of claim: </td> <td> Filing deadline: 4/21/25 </td> </tr> </table> <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </td> <td> Filing deadline: 30 days after the conclusion of the meeting of creditors </td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 2/11/25	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/1/25	Deadline for governmental units to file a proof of claim:	Filing deadline: 4/21/25	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 2/11/25									
Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/1/25									
Deadline for governmental units to file a proof of claim:	Filing deadline: 4/21/25									
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors									
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$2225.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 1/14/25 at 10:00 AM , Location: HRG will be held via Telephone Hearing, For connection dial in information see, Standing Order M-20-3003									
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.									
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.									
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.									
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.									